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Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Paul Billman
Debtor

Case No. 18-11606-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 1 Date Rcvd: Apr 16, 2018 Form ID: 3091 Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018. 725 Hex Highway, db +Paul Billman, Hamburg, PA 19526-8903 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, tr Reading, PA 19606-0410 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg +Tax Claim Bureau, 633 Court Street, Second Floor, +Arcadia, 645 Penn St, Reading, PA 19601-3543 Reading, PA 19601-4300 smg 14070722 14070723 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: tobykmendelsohn@comcast.net Apr 17 2018 01:41:20 BRENNA HOPE MENDELSOHN, Reading, PA 19601 Mendelsohn & Mendelsohn, PC, 637 Walnut Street, +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 17 2018 01:41:53 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Phil U.S. Attorney Office, smq Philadelphia, PA 19106-4404 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 17 2018 01:41:46 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +E-mail/Text: bankruptcy@cavps.com Apr 17 2018 01:41:52 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340 14072013 Cavalry SPV I, LLC, 14080688 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2018 01:41:38 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 +E-mail/Text: jennifer.chacon@spservicing.com Apr 17 2018 01:42:08 14070724 Po Box 65250, Sps, Salt Lake City, UT 84165-0250 +EDI: RMSC.COM Apr 17 2018 05:38:00 14071909 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 14070725 +E-mail/Text: marisa.sheppard@timepayment.com Apr 17 2018 01:41:49 Timepayment Corp, 1600 District Ave Ste 20, Burlington, MA 01803-5232 +EDI: VERIZONCOMB.COM Apr 17 2018 05:38:00 14070726 Verizon, 500 Technology Dr. Weldon Spring, MO 63304-2225 TOTAL: 9 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410 Pennsylvania Department of Revenue, smq' Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 TOTALS: 0, * 2, ## 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

BRENNA HOPE MENDELSOHN on behalf of Debtor Paul Billman tobykmendelsohn@comcast.n

BRENNA HOPE MENDELSOHN on behalf of Debtor Paul Billman tobykmendelsohn@comcast.net FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2004-HE6, Mortgage Pass-Through Certificates, Series 2004-HE6 bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	identify the case:	Social Security number or ITIN xxx-xx-4322	
Debtor 1	Paul Billman	Social Security number or ITIN xxx-xx-4322	
	First Name Middle Name Last Name	EIN	
Debtor 2	·	Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 3/8/18	
Case number: 18	3–11606–ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1:	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	725 Hex Highway Hamburg, PA 19526	
4.	Debtor's attorney Name and address	BRENNA HOPE MENDELSOHN Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610–374–8088 Email: tobykmendelsohn@comcast.net
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 4/16/18

For more information, see page 2

Debtor Paul Billman Case number 18–11606–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 15, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606
8.	readlines he bankruptcy clerk's office must exceive these documents and any equired filing fee by the following eadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 7/14/18
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 5/17/18
Deadline ficial claim: Deadlines A proof of clayww.uscour If you do not a proof of clay claim submits For example		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/4/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	hot be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 60 months. The plan is The hearing on confirmation will be held on: 6/14/18 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, FPA 19601		·
10	O. Creditors with a foreign address address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, an the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. I debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	2. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claim exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you belie the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		oter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that
a debt. under t debtors dischar bankru of any		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office